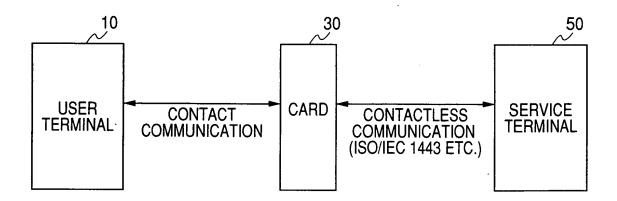


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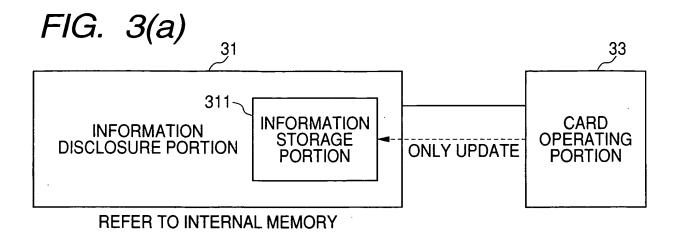
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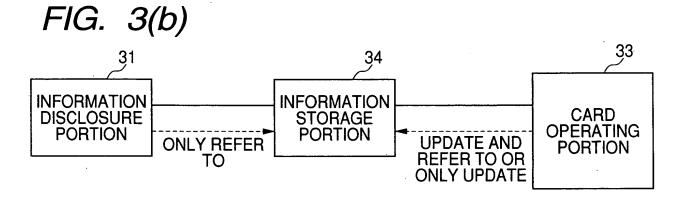
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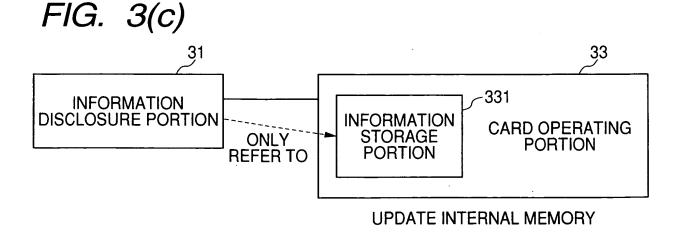
FIG. 2



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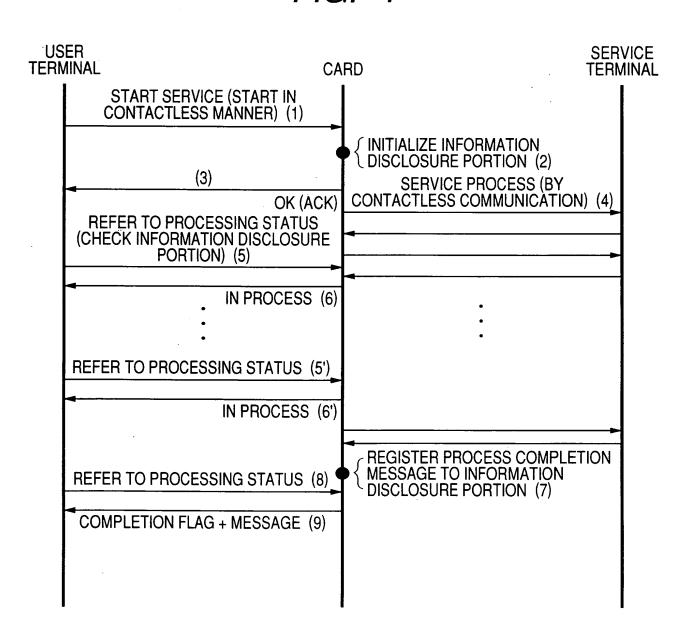




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FIG. 4



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FIG. 5(a)

PROCESSING RESULT

FIG. 5(b)

CARD APPLICATION ID	PROCESSING RESULT
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FIG. 5(c)

TERMINAL APPLICATION ID	PROCESSING RESULT
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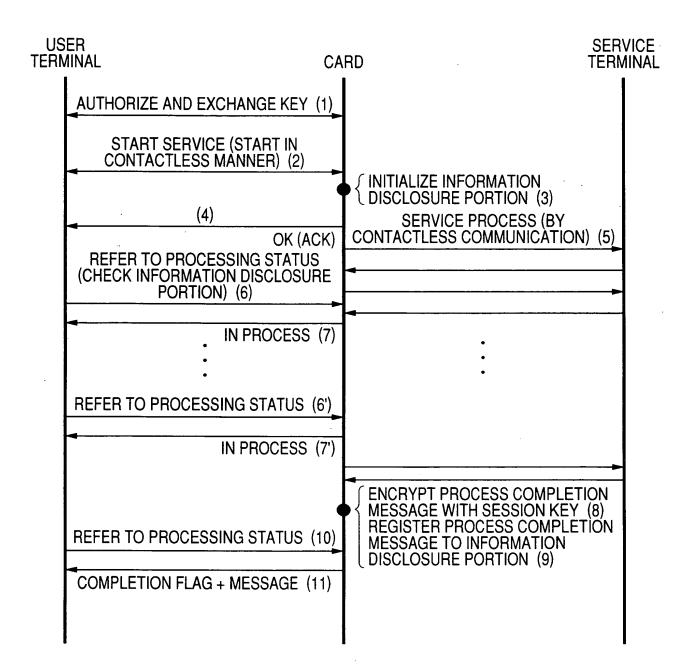
FIG. 5(d)

TERMINAL APPLICATION ID	CARD APPLICATION ID	PROCESSING RESULT
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FIG. 6



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FIG. 7(a)

TERMINAL APPLICATION ID ENCRY	PTION PROCESSING RESULT
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FIG. 7(b)

ENCRYPTION

TERMINAL APPLICATION ID	PROCESSING RESULT	
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